

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 William K. Schoonover
 Roneva W. Mills
 Debtors

Case No. 17-11265-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db/jdb	+William K. Schoonover, Roneva W. Mills, 162 Hopewell Lane, Telford, PA 18969-2282
13871390	AT & T Universal Card, PO Box 9001037, Louisville, KY 40290-1037
13871393	Chase, PO Box 1423, Charlotte, NC 28201-1423
13871395	Discover, PO Box 742655, Cincinnati, OH 45274-2655
13871398	Macy's, PO Box 9001094, Louisville, KY 40290-1094
13900783	+Quicken Loans Inc., c/o Brian C. Nicholas, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13871400	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:21	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:25	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:53	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13871391	EDI: BANKAMER.COM May 27 2017 01:03:00	Bank of America, PO Box 982235, El Paso, TX 79998
13871392	EDI: WFNNB.COM May 27 2017 01:03:00	Bon Ton, PO Box 659813, San Antonio, TX 78265-9113
13871394	EDI: WFNNB.COM May 27 2017 01:03:00	Comenity- J.Jill, PO Box 659622, San Antonio, TX 78265-9622
13871396	EDI: CBSKOHL.S.COM May 27 2017 01:03:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
13871397	EDI: RMSC.COM May 27 2017 01:03:00	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
13871399	EDI: RMSC.COM May 27 2017 01:03:00	Paypal Credit Services, PO Box 960080, Orlando, FL 32896-0080
13871401	EDI: WFNNB.COM May 27 2017 01:03:00	Talbots, PO Box 659617, San Antonio, TX 78265-9617
13871402	EDI: USAA.COM May 27 2017 01:03:00	USAA Credit Card, 10750 McDermott Fwy, San Antonio, TX 78288-0570

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS	on behalf of Creditor	Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
GARY F. SEITZ	gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com	
MATTEO SAMUEL WEINER	on behalf of Creditor	Quicken Loans Inc. bkgroup@kmlawgroup.com
PATRICIA M. MAYER	on behalf of Debtor William K. Schoonover	pmayer.esq@comcast.net, nydia.ramirez@comcast.net
PATRICIA M. MAYER	on behalf of Joint Debtor Roneva W. Mills	pmayer.esq@comcast.net, nydia.ramirez@comcast.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 6

Information to identify the case:

Debtor 1 William K. Schoonover
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2804**

EIN ---

Debtor 2 Roneva W. Mills
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7074**

EIN ---

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-11265-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William K. Schoonover

Roneva W. Mills

5/25/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.